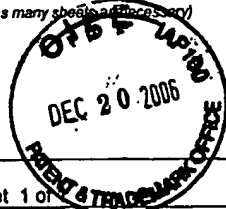


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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)



Complete if Known

Application Number	09/500,601
Filing Date	February 8, 2000
First Named Inventor	David, Sancho
Group Art Unit	3621
Examiner Name	Winter, John

Sheet 1 of

Attorney Docket No: 2062.001US1

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Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
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	JP-10-229980	09/02/1998	Oi, K., et al.	

OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
↓		"Authentication in an Electronic Banking Environment", Federal Financial Institutions Examination Council, www.ffiec.gov/pdf/authentication_guidance.pdf , (08/08/2001),	

EXAMINER

/John Winter/

DATE CONSIDERED

03/18/2007

Substitute Disclosure Statement Form (PTO-1449)

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